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Appln. No. 09/857,383
Amendment dated February 14, 2005
Reply to Office Action of October 20, 2004
and the Advisory Action dated February 2, 2005

Attorney Docket No. 01304/LH

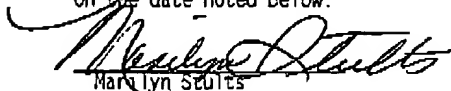
**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

Applicant : H. KERKDIJK
Serial No. : 09/857,383
Filed : June 1, 2001
For : SYSTEM FOR SECURE
TRANSACTIONS
Art Unit : 3621
Examiner : Jalatee Worjloh
Confirm. No.: 4727
Customer No.: 01933

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Marilyn Stults

Dated: February 14, 2005

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**AMENDMENT FILED CONCURRENT WITH RCE
EXPEDITED PROCEDURE - GROUP 3600**

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P.O. Box 1450
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S I R :

This is responsive to the Final Office Action dated October 20, 2004 and the Advisory Action dated February 2, 2005, the term for response to which is extended by one (1) month by Petition filed concurrently herewith to February 20, 2005.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.